



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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**BHC Name** OFG BANCORP

**City/State** SAN JUAN, PR

## Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 9,899,721

Peer Group Number: 2 Number in Peer Group: 152

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

OFG BANCORP  
254 MUNOZ RIVERA AVENUE  
15TH FLOOR  
SAN JUAN, PR 00918

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BHC Name

City/State

## Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	10,307,096	9,660,675	6,471,709	6,442,890	6,220,173
Net income (\$000)	146,150	74,327	53,842	84,410	52,646
Number of BHCs in peer group	152	147	146	154	148

	BHC	Peer #	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	4.15	2.85	96	4.45	2.96	98	5.18	3.21	97	5.07	3.33	98	5.02	3.29	98
+ Non-interest income	1.34	0.94	79	1.18	0.98	68	1.05	0.90	65	1.11	0.90	67	0.98	0.93	59
- Overhead expense	3.31	2.37	87	3.63	2.48	89	3.54	2.59	86	3.12	2.58	78	3.12	2.60	78
- Provision for credit losses	0.01	-0.01	55	0.97	0.38	95	1.50	0.12	99	0.87	0.12	99	1.82	0.11	99
+ Securities gains (losses)	0	0.01	49	0.05	0.02	80	0.13	0.01	97	0	0	42	0.11	0.01	94
+ Other tax equivalent adjustments	0	0	42	0	0	22	0	0	46	0	0	9	0	0	75
= Pretax net operating income (tax equivalent)	2.17	1.64	90	1.09	1.22	44	1.32	1.53	30	2.19	1.55	91	1.17	1.55	18
Net operating income	1.42	1.25	69	0.77	0.97	31	0.83	1.19	19	1.31	1.22	62	0.85	0.95	38
Net income	1.42	1.25	69	0.77	0.97	31	0.83	1.19	19	1.31	1.22	62	0.85	0.95	38
Net income (Subchapter S adjusted)		1.37			1.27			1.41			1.41			1.11	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	4.79	3.34	96	5.43	3.78	98	6.33	4.49	97	6.11	4.38	98	6.07	4.06	98
Interest expense	0.36	0.28	67	0.63	0.57	59	0.82	1.02	31	0.72	0.81	38	0.70	0.54	77
Net interest income (tax equivalent)	4.43	3.05	96	4.80	3.17	98	5.50	3.45	97	5.39	3.58	98	5.37	3.54	98
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.76	0.06	97	1.41	0.11	99	1.63	0.11	99	1.16	0.09	99	1.18	0.10	99
Earnings coverage of net loan and lease losses (X)	4.33	-14.44	28	1.98	33.55	12	2.30	22.46	16	3.70	29.27	17	3.72	0.97	21
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.44	1.26	98	3.07	1.35	98	1.73	0.94	95	3.58	0.94	99	3.98	0.95	99
Allowance for loan and lease losses / Total loans and leases	2.40	1.25	98	3.05	1.33	98	1.72	0.93	95	3.57	0.93	99	3.97	0.94	99
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	2.25	0.49	98	2.92	0.67	97	2.18	0.56	97	3.57	0.57	98	3.50	0.57	98
30-89 days past due loans and leases / Total loans and leases	1.92	0.21	98	2.38	0.26	98	2.71	0.31	99	3.15	0.32	99	1.90	0.32	99
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-21.46	-5.41	13	-17.56	0.77	6	2.82	10.70	23	18.46	13.54	65	14.93	13.97	54
Net short-term noncore funding dependence	-24.34	-7.77	13	-22.76	-3.25	6	-4.31	5.88	16	11.15	8.57	58	5.96	9.65	32
Net loans and leases / Total assets	63.93	64.16	42	66.16	69.27	33	71.44	72.36	38	67.32	73.30	21	65.54	72.64	19
<b>Capitalization</b>															
Tier 1 leverage ratio	9.69	9.54	59	10.30	9.65	72	9.24	10.39	22	14.22	10.37	94	13.92	10.04	96
Holding company equity capital / Total assets	10.80	10.31	58	11.05	10.51	59	11.24	11.37	48	15.19	11.21	94	15.27	10.84	93
Total equity capital (including minority interest) / Total assets	10.80	10.36	57	11.05	10.57	58	11.24	11.43	47	15.19	11.30	94	15.27	10.89	93
Common equity tier 1 capital / Total risk-weighted assets	13.77	12.48	73	13.08	12.44	65	10.91	12.50	27	16.67	12.37	89	14.59	11.90	83
Net loans and leases / Equity capital (X)	5.92	6.35	40	5.99	6.79	32	6.35	6.55	44	4.43	6.70	9	4.29	6.82	6
Cash dividends / Net income	14.89	22.04	30	28.11	29.42	48	38.79	25.65	72	27.88	24.05	53	46.38	32.32	64
Cash dividends / Net income (Subchapter S adjusted)		53.82			39.66			93.20			35.12			19.39	
<b>Growth Rates</b>															
Assets	0.75	9.64	13	5.68	16.11	12	41.23	8.66	97	6.37	9.35	48	-4.81	9.89	2
Equity capital	-1.55	7.16	8	3.87	8.42	23	4.56	12.19	14	5.80	12.50	27	2.68	13.71	11
Net loans and leases	-2.64	2.51	26	-2.12	9.99	9	49.87	8.63	97	9.25	10.51	60	-2.20	12.54	2
Noncore funding	-50.75	-20.94	14	-36.85	-12.78	18	-7.28	4.16	35	20.79	6.76	69	-40.40	-3.35	13
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0	48	0	0.01	46	0	0.01	46	0	0.03	45	0	0.02	46
Long-term debt / Equity capital	0	6.32	22	0	5.67	25	0	3.86	27	0	3.76	28	0	4.39	27
Equity investment in subsidiaries / Equity capital	97.93	105.13	22	101.01	104.49	42	101.43	104.21	41	100.32	104.10	38	101.73	105.17	42
Cash from ops + noncash items + op expense / Op expense + dividends	709.45	167.98	94	143.51	138.81	64	23.31	152.31	6	24.48	123.74	10	13.09	100.80	10

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

# Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	435,473	457,993	341,318	323,088	314,361	-4.92	34.84
Income from lease financing receivables.....	1,688	2,386	20	93	267	-29.25	112.33
Fully taxable income on loans and leases.....	433,153	455,723	333,138	315,450	303,147	-4.95	37.68
Tax-exempt income on loans and leases.....	4,008	4,656	8,200	7,731	11,481	-13.92	-56.11
Estimated tax benefit on income on loans and leases.....	9,350	10,128	10,261	7,936	4,710	-7.68	179.12
Income on loans and leases (tax equivalent).....	446,511	470,507	351,599	331,117	319,338	-5.10	36.51
Investment interest income (tax equivalent).....	11,864	10,959	20,073	31,586	27,882	8.26	-62.30
Interest on balances due from depository institutions.....	3,231	4,373	13,023	6,662	4,601	-26.11	29.81
Interest income on other earning assets.....	318	579	824	860	825	-45.08	-62.23
Total interest income (tax equivalent).....	461,924	486,418	385,519	370,225	352,646	-5.04	27.64
Interest on time deposits of \$250K or more.....	4,701	10,568	7,443	4,720	4,502	-55.52	
Interest on time deposits < \$250K.....	10,601	23,832	16,987	15,757	14,370	-55.52	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	16,360	17,596	14,122	11,619	10,506	-7.02	49.13
Interest on other borrowings and trading liabilities.....	2,816	4,717	11,648	9,668	9,621	-40.30	-88.73
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	1,905	1,556		-100.00
Total interest expense.....	34,478	56,713	50,200	43,669	40,555	-39.21	-38.58
Net interest income (tax equivalent).....	427,446	429,705	335,319	326,556	312,091	-0.53	39.80
Non-interest income.....	138,268	114,470	67,685	71,227	61,076	20.79	112.11
Adjusted operating income (tax equivalent).....	565,714	544,175	403,004	397,783	373,167	3.96	52.51
Overhead expense.....	341,010	350,232	228,974	200,869	194,043	-2.63	50.89
Provision for credit losses.....	771	93,717	96,792	56,108	113,140		-98.87
Securities gains (losses).....	19	4,728	8,274	0	6,896	-99.60	-99.84
Other tax equivalent adjustments.....	0	-1	0	-3	1		
Pretax net operating income (tax equivalent).....	223,952	104,953	85,512	140,803	72,881	113.38	152.55
Applicable income taxes.....	68,452	20,499	21,409	48,390	15,443	233.93	163.34
Tax equivalent adjustments.....	9,350	10,127	10,261	8,003	4,792	-7.67	167.30
Applicable income taxes (tax equivalent).....	77,802	30,626	31,670	56,393	20,235	154.04	163.81
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	146,150	74,327	53,842	84,410	52,646	96.63	146.93
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	146,150	74,327	53,842	84,410	52,646	96.63	146.93
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	146,150	74,327	53,842	84,410	52,646	96.63	146.93
Investment securities income (tax equivalent).....	11,864	10,959	20,073	31,586	27,882	8.26	-62.30
US Treasury and agency securities (excluding mortgage-backed securities).....	183	3,372	165	179	532	-94.57	-38.38
Mortgage-backed securities.....	11,615	7,558	19,854	31,190	26,994	53.68	-61.95
All other securities.....	66	29	54	217	356	127.59	-89.82
Cash dividends declared.....	21,760	20,893	20,887	23,535	24,415	4.15	-10.84
Common.....	20,505	14,381	14,375	11,511	10,553	42.58	94.45
Preferred.....	1,255	6,512	6,512	12,024	13,862	-80.73	-90.95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	4.48	3.12	96	5.04	3.53	98	5.96	4.19	97	5.75	4.08	98	5.67	3.78	98
Less: Interest expense .....	0.33	0.26	67	0.59	0.54	59	0.78	0.95	34	0.68	0.75	40	0.65	0.50	75
Equals: Net interest income (tax equivalent) .....	4.15	2.85	96	4.45	2.96	98	5.18	3.21	97	5.07	3.33	98	5.02	3.29	98
Plus: Non-interest income .....	1.34	0.94	79	1.18	0.98	68	1.05	0.90	65	1.11	0.90	67	0.98	0.93	59
Equals: adjusted operating income (tax equivalent) .....	5.49	3.89	91	5.63	3.96	91	6.23	4.16	92	6.17	4.27	93	6	4.26	93
Less: Overhead expense .....	3.31	2.37	87	3.63	2.48	89	3.54	2.59	86	3.12	2.58	78	3.12	2.60	78
Less: Provision for credit losses .....	0.01	-0.01	55	0.97	0.38	95	1.50	0.12	99	0.87	0.12	99	1.82	0.11	99
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	46
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	49	0.05	0.02	80	0.13	0.01	97	0	0	42	0.11	0.01	94
Plus: other tax equivalent adjustments .....	0	0	42	0	0	22	0	0	46	0	0	9	0	0	75
Equals: Pretax net operating income (tax equivalent) .....	2.17	1.64	90	1.09	1.22	44	1.32	1.53	30	2.19	1.55	91	1.17	1.55	18
Less: Applicable income taxes (tax equivalent) .....	0.75	0.35	96	0.32	0.27	63	0.49	0.35	86	0.88	0.32	99	0.33	0.59	16
Less: Minority interest .....	0	0	46	0	0	45	0	0	45	0	0	46	0	0	47
Equals: Net operating income .....	1.42	1.25	69	0.77	0.97	31	0.83	1.19	19	1.31	1.22	62	0.85	0.95	38
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	49	0	0	49
Equals: Net income .....	1.42	1.25	69	0.77	0.97	31	0.83	1.19	19	1.31	1.22	62	0.85	0.95	38
Memo: Net income (last four quarters) .....	1.42	1.26	68	0.77	0.97	30	0.83	1.19	18	1.31	1.22	62	0.85	0.95	38
Net income—BHC and noncontrolling (minority) interest .....	1.42	1.25	69	0.77	0.97	31	0.83	1.19	19	1.31	1.22	62	0.85	0.95	38
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	93.62	93.81	44	92.67	93.47	38	94.12	93.22	59	94.08	93.23	60	93.38	93.19	54
Average interest-bearing funds / Average assets .....	62.63	65.01	43	66.61	68.25	43	72.86	70.66	60	66.72	70.70	32	70.89	70.06	54
Interest income (tax equivalent) / Average earning assets .....	4.79	3.34	96	5.43	3.78	98	6.33	4.49	97	6.11	4.38	98	6.07	4.06	98
Interest expense / Average earning assets .....	0.36	0.28	67	0.63	0.57	59	0.82	1.02	31	0.72	0.81	38	0.70	0.54	77
Net interest income (tax equivalent) / Average earning assets .....	4.43	3.05	96	4.80	3.17	98	5.50	3.45	97	5.39	3.58	98	5.37	3.54	98
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	6.85	4.16	95	6.97	4.28	96	7.65	4.98	97	7.50	4.85	98	7.73	4.52	99
Interest-bearing bank balances .....	0.14	0.15	46	0.28	0.32	43	2.23	2.26	57	1.89	1.88	52	1.04	1.13	46
Federal funds sold and reverse repos .....		0.17			0.43			2.02			1.50			0.83	
Trading assets .....	4.24	0.32	92	3.50	0.80	92	6.11	0.49	94	0.41	0.70	70	1.56	0.48	80
Total earning assets .....	4.69	3.40	98	5.32	3.80	98	6.16	4.47	97	5.98	4.33	98	5.99	3.98	98
Investment securities (tax equivalent) .....	1.78	1.75	59	1.77	2.32	11	2.27	2.74	7	2.42	2.69	29	2.24	2.61	28
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.52	1.22	72	2.24	1.87	70	0.15	2.54	0	1.36	2.20	9	1.54	1.66	42
Mortgage-backed securities .....	1.61	1.44	67	2.13	2.05	59	2.43	2.54	36	2.40	2.44	46	2.29	2.19	63
All other securities .....	3.46	2.49	83	0.28	3.24	1	0.56	3.80	1	2.21	3.74	5	2.75	3.85	22
Interest-bearing deposits .....	0.50	0.27	90	0.85	0.62	79	1.02	1.13	40	0.84	0.85	50	0.77	0.52	81
Time deposits of \$250K or more .....	0.96	0.79	67	1.58	1.60	43	1.70	2.13	13	1.32	1.57	25			
Time deposits < \$250K .....	1.03	0.75	78	1.67	1.49	70	1.43	1.91	13	1.40	1.42	43			
Other domestic deposits .....	0.34	0.17	93	0.43	0.36	68	0.54	0.86	22	0.50	0.64	42			
Foreign deposits .....		0.42			1.24			2.53			1.85			0.84	
Federal funds purchased and repos .....		0.11		2.61	0.37	96	2.47	1.23	85	2.19	1.03	87	1.80	0.68	88
Other borrowed funds and trading liabilities .....	1.08	0.53	70	0.92	0.55	67	1.46	1.03	55	1.54	2.10	7	1.56	1.48	63
All interest-bearing funds .....	0.53	0.41	71	0.88	0.79	64	1.06	1.34	26	1.02	1.06	45	0.92	0.71	77

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Non-interest Income and Expenses</b>					
Total non-interest income	138,268	114,470	67,685	71,227	61,076
Fiduciary activities income	12,184	11,344	11,853	11,975	11,977
Service charges on deposit accounts - domestic	19,460	19,438	13,710	12,911	13,678
Trading revenue	-7	-13	88	164	-39
Investment banking fees and commissions	14,829	16,199	8,929	8,524	8,537
Insurance activities revenue	8,618	4,606	6,100	6,110	5,906
Venture capital revenue	0	0	0	0	0
Net servicing fees	13,520	8,784	1,179	2,456	1,316
Net securitization income	2,827	1,272	0	0	-738
Net gains (losses) on sales of loans, OREO, other assets	13,696	11,537	-1,480	-4,747	-3,666
Other non-interest income	53,141	41,303	27,306	33,834	24,105
Total overhead expenses	341,010	350,232	228,974	200,869	194,043
Personnel expense	131,828	131,216	81,240	75,359	77,882
Net occupancy expense	35,018	36,608	21,628	25,442	25,644
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	9,802	11,069	1,170	1,319	1,472
Other operating expenses	164,362	171,339	124,936	98,749	89,045
Fee income on mutual funds and annuities	5,855	4,539	4,740	4,499	4,678
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,312	2,325	2,335	1,392	1,419
Average personnel expense per employee	57.02	56.44	34.79	54.14	54.89
Average assets per employee	4,458.09	4,155.13	2,771.61	4,628.51	4,383.49

	BHC	Peer # 2	Pct													
<b>Analysis Ratios</b>																
Mutual fund fee income / Non-interest income	4.23	0.54	90	3.97	0.51	91	7	0.66	94	6.32	1.69	89	7.66	1.89	92	
Overhead expenses / Net Interest Income + non-interest income	61.29	60.88	53	65.58	61.22	71	58.30	61.79	34	51.53	61.22	12	52.68	62.21	14	
<b>Percent of Average Assets</b>																
Total overhead expense	3.31	2.37	87	3.63	2.48	89	3.54	2.59	86	3.12	2.58	78	3.12	2.60	78	
Personnel expense	1.28	1.37	47	1.36	1.42	46	1.26	1.50	27	1.17	1.46	24	1.25	1.47	29	
Net occupancy expense	0.34	0.28	78	0.38	0.30	81	0.33	0.32	59	0.39	0.31	78	0.41	0.32	82	
Other operating expenses	1.69	0.70	98	1.89	0.73	96	1.95	0.76	97	1.55	0.79	95	1.46	0.79	95	
Overhead less non-interest income	1.97	1.39	93	2.44	1.44	96	2.49	1.65	94	2.01	1.65	78	2.14	1.65	86	
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>																
Total overhead expense	60.28	60	56	64.36	58.93	80	56.82	59.91	33	50.50	60.51	13	52	61.01	15	
Personnel expense	23.30	34.64	6	24.11	33.88	8	20.16	34.17	2	18.94	34.42	1	20.87	34.72	3	
Net occupancy expense	6.19	7.36	33	6.73	7.04	45	5.37	7.50	19	6.40	7.33	30	6.87	7.51	39	
Other operating expenses	30.79	17.56	98	33.52	17.57	96	31.29	17.93	98	25.16	18.28	92	24.26	18.30	91	
Total non-interest income	24.44	24.76	46	21.04	23.45	49	16.80	19.83	38	17.91	20.30	42	16.37	21.24	31	
Fiduciary activities income	2.15	2.32	56	2.08	1.45	63	2.94	1.61	72	3.01	1.95	67	3.21	1.95	70	
Service charges on domestic deposit accounts	3.44	3.11	61	3.57	2.67	72	3.40	3.21	58	3.25	3.58	47	3.67	3.83	48	
Trading revenue	0	0.07	4	0	0.10	4	0.02	0.07	83	0.04	0.03	86	-0.01	0.07	2	
Investment banking fees and commissions	2.62	0.92	87	2.98	1.03	85	2.22	0.91	85	2.14	0.85	85	2.29	0.92	85	
Insurance activities revenue	1.52	0.64	82	0.85	0.41	80	1.51	0.37	85	1.54	0.46	84	1.58	0.44	84	
Venture capital revenue	0	0	48	0	0	48	0	0	50	0	0	49	0	0	48	
Net servicing fees	2.39	0.47	90	1.61	0	93	0.29	0.22	72	0.62	0.52	74	0.35	0.40	61	
Net securitization income	0.50	0	98	0.23	0	96	0	0	48	0	0	49	-0.20	0	0	
Net gain (loss) - sales of loans, OREO, and other assets	2.42	4.52	46	2.12	5.55	40	-0.37	2.27	2	-1.19	1.98	1	-0.98	2.38	1	
Other non-interest income	9.39	8.76	64	7.59	7.76	55	6.78	7.41	47	8.51	7.05	73	6.46	7.34	48	
Overhead less non-interest income	35.84	34.71	51	43.32	34.63	73	40.02	39.47	52	32.59	39.75	24	35.63	39.09	35	
Applicable income taxes / Pretax net operating income (tax equivalent)	30.57	21.61	96	19.53	20.30	36	25.04	21.51	80	34.37	18.37	99	21.19	33.75	19	
Applicable income tax + TE / Pretax net operating income + TE	34.74	21.64	98	29.18	22.51	90	37.04	23.31	97	40.05	21.35	99	27.76	38.57	16	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	3,097,319	3,452,770	3,680,433	2,222,627	2,311,784	-10.29	26.60
Commercial and industrial loans	1,123,262	1,156,482	888,551	638,983	413,395	-2.87	207.86
Loans to individuals	2,077,480	1,900,520	1,956,793	1,531,090	1,316,205	9.31	69.73
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	7,743	11,632	11,432	6,592	3,660	-33.43	131.97
Other loans and leases	179,444	184,664	221,175	196,533	178,794	-2.83	-20.21
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	6,485,248	6,706,068	6,758,384	4,595,825	4,223,838	-3.29	52.11
Less: Allowance for loan and lease losses	155,937	204,809	116,538	164,231	167,509	-23.86	34.50
Net loans and leases	6,329,311	6,501,259	6,641,846	4,431,594	4,056,329	-2.64	52.60
Debt securities that reprice or mature in over 1 year	864,596	443,777	695,339	1,255,792	1,149,444	94.83	-36.00
Mutual funds and equity securities	9,000	12,930	7,797	5,949	8,088	-30.39	34.89
Subtotal	7,202,907	6,957,966	7,344,982	5,693,335	5,213,861	3.52	30.84
Interest-bearing bank balances	1,945,089	2,053,892	731,262	353,675	389,599	-5.30	364.71
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	13,624	2,661	378,830	10,805	2,417	411.99	2624.80
Trading assets	21	22	42	693	962	-4.55	-98.75
Total earning assets	9,161,641	9,014,541	8,455,116	6,058,508	5,606,839	1.63	54.60
Non-interest-bearing cash and due from depository institutions	54,638	64,627	95,243	69,805	61,381	-15.46	-19.20
Premises, fixed assets, and leases	103,165	108,539	113,725	65,537	64,896	-4.95	52.02
Other real estate owned	15,039	11,596	29,909	33,768	44,174	29.69	-68.35
Investment in unconsolidated subsidiaries	1,083	1,083	1,083	1,083	1,083	0.00	0.00
Intangible and other assets	564,155	625,625	602,584	354,651	410,680	-9.83	44.00
Total assets	9,899,721	9,826,011	9,297,660	6,583,352	6,189,053	0.75	52.26
Quarterly average assets	10,408,690	9,909,605	6,326,453	6,645,398	6,192,336	5.04	61.56
Average loans and leases (YTD)	6,521,836	6,754,525	4,597,000	4,416,152	4,130,208	-3.44	46.64
<b>Memoranda</b>							
Loans held-for-sale	82,662	43,935	19,591	10,368	12,272	88.15	561.35
Loans not held-for-sale	6,402,586	6,662,133	6,738,793	4,585,457	4,211,566	-3.90	50.61
Real estate loans secured by 1-4 family	1,973,566	2,364,199	2,536,005	1,247,013	1,314,374	-16.52	41.33
Commercial real estate loans	1,105,540	1,081,185	1,131,236	937,968	955,326	2.25	9.80
Construction and land development	90,238	116,647	76,066	29,638	40,295	-22.64	177.99
Multifamily	29,091	28,249	33,446	31,792	20,891	2.98	137.15
Nonfarm nonresidential	986,211	936,289	1,021,724	876,538	894,140	5.33	2.50
Real estate loans secured by farmland	18,213	7,386	13,192	37,646	42,084	146.59	-57.83
Total investment securities	887,220	459,368	1,081,966	1,272,546	1,159,949	93.14	-34.67
U.S. Treasury securities	10,825	10,983	397,183	10,805	10,163	-1.44	-77.93
US agency securities (excluding mortgage-backed securities)	1,183	1,606	1,961	2,265	2,879	-26.34	-69.54
Municipal securities	0	0	0	0	2,093		-100.00
Mortgage-backed securities	863,816	432,935	673,886	1,252,305	1,135,188	99.53	-33.16
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,396	914	1,139	1,222	1,538	162.14	24.79
Mutual funds and equity securities	9,000	12,930	7,797	5,949	8,088	-30.39	34.89
Available-for-sale securities	510,713	446,438	1,081,966	847,806	653,885	14.40	-32.64
U.S. Treasury securities	10,825	10,983	397,183	10,805	10,163	-1.44	-77.93
US agency securities (excluding mortgage-backed securities)	1,183	1,606	1,961	2,265	2,879	-26.34	-69.54
Municipal securities	0	0	0	0	2,093		-100.00
Mortgage-backed securities	496,309	432,935	673,886	827,565	629,124	14.64	-28.34
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,396	914	1,139	1,222	1,538	162.14	24.79
Mutual funds and equity securities	0	0	7,797	5,949	8,088		-100.00
Held-to-maturity securities appreciation (depreciation)	-3,854			-14,387	-8,383		
Available-for-sale securities appreciation (depreciation)	7,292	14,263	-306	-12,655	-3,002	-48.87	350.68
Structured notes, fair value	0	0	0	0	0		
Pledged securities	210,193	150,516	399,752	638,325	233,115	39.65	-70.30

BHC Name

City/State

## Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	2,501,644	2,259,048	1,675,315	1,105,324	969,525	10.74	195.89
NOW, ATS and transaction accounts	2,702,635	2,354,194	1,903,758	1,086,447	1,069,572	14.80	147.67
Time deposits less brokered deposits < \$250K	853,272	1,178,932	1,337,197	632,405	630,346	-27.62	
MMDA and other savings accounts	2,177,779	1,944,426	1,836,480	1,212,258	1,251,395	12.00	82.05
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	8,235,330	7,736,600	6,752,750	4,036,434	3,920,838	6.45	138.57
Time deposits of \$250K or more	355,625	628,378	692,094	346,008	359,568	-43.41	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	190,000	454,723	192,500		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	28,480	30,966	45,254	34,786	35,266	-8.03	-22.28
Other borrowings w/remaining maturity over 1 year	14,511	123,965	148,810	63,593	72,476	-88.29	-81.46
Brokered deposits < \$250K	11,366	49,090	241,994	522,590	517,187	-76.85	
Noncore funding	409,982	832,399	1,318,152	1,421,700	1,176,997	-50.75	-79.24
Trading liabilities	1	0	7	333	771		-99.93
Subordinated notes and debentures + trust preferred securities	36,083	36,083	36,083	36,083	36,083	0.00	0.00
Other liabilities	149,163	134,953	145,189	88,925	109,257	10.53	27.44
Total liabilities	8,830,559	8,740,035	8,252,181	5,583,475	5,243,946	1.04	58.21
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	81,870	81,870	81,870	165,870	-100.00	-100.00
Common stock	59,885	59,885	59,885	59,885	52,626	0.00	13.79
Common surplus	637,061	632,783	631,646	629,511	551,730	0.68	15.60
Retained earnings	517,627	403,365	375,425	343,207	282,333	28.33	103.71
Accumulated other comprehensive income	5,160	11,022	-1,008	-10,963	-2,950	-53.18	223.31
Other equity capital components	-150,571	-102,949	-102,339	-103,633	-104,502		
Total holding company equity capital	1,069,162	1,085,976	1,045,479	999,877	945,107	-1.55	16.16
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,069,162	1,085,976	1,045,479	999,877	945,107	-1.55	16.16
Total liabilities and capital	9,899,721	9,826,011	9,297,660	6,583,352	6,189,053	0.75	52.26
<b>Memoranda</b>							
Non-interest-bearing deposits	2,501,644	2,259,048	1,675,315	1,105,324	969,525	10.74	195.89
Interest-bearing deposits	6,100,677	6,155,020	6,011,523	3,799,708	3,828,068	-0.88	59.94
Total deposits	8,602,321	8,414,068	7,686,838	4,905,032	4,797,593	2.24	84.61
Long-term debt that reprices within 1 year	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	1,085,976	1,045,479	999,877	945,107	920,411		
Accounting restatements	0	-25,494	-736	0	0		
Net income	146,150	74,327	53,842	84,410	52,646		
Net sale of new perpetual preferred stock	-92,000	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	2,249	1,616	1,294	869	358		
Less: Purchase of treasury stock	49,872	2,226	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	21,760	20,893	20,887	23,535	24,415		
Change in other comprehensive income	-5,862	12,030	9,955	-8,014	-4,545		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	4,281	1,137	2,134	1,040	652		
Holding company equity capital, ending balance	1,069,162	1,085,976	1,045,479	999,877	945,107		

BHC Name

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### Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	31.29	47.29	11	35.14	48.33	15	39.58	52.67	17	33.76	53.63	9	37.35	53.41	15
Commercial and industrial loans	11.35	10.08	66	11.77	13.47	45	9.56	11.45	49	9.71	11.42	49	6.68	10.82	29
Loans to individuals	20.99	2.29	97	19.34	2.29	96	21.05	2.71	97	23.26	2.65	97	21.27	2.58	96
Loans to depository institutions and acceptances of other banks	0	0	46	0	0	45	0	0	44	0	0	44	0	0	45
Agricultural loans	0.08	0.46	54	0.12	0.43	58	0.12	0.53	58	0.10	0.47	54	0.06	0.51	51
Other loans and leases	1.81	1.08	76	1.88	1.39	72	2.38	1.08	80	2.99	2.64	67	2.89	2.62	65
Net loans and leases	63.93	64.16	42	66.16	69.27	33	71.44	72.36	38	67.32	73.30	21	65.54	72.64	19
Debt securities over 1 year	8.73	17.60	20	4.52	13.53	10	7.48	13.66	19	19.08	13.20	81	18.57	13.96	75
Mutual funds and equity securities	0.09	0.07	74	0.13	0.05	79	0.08	0.06	70	0.09	0.05	77	0.13	0.07	74
Subtotal	72.76	82.59	14	70.81	83.47	5	79	86.76	8	86.48	87.24	38	84.24	87.26	24
Interest-bearing bank balances	19.65	7.80	91	20.90	6.78	95	7.87	2.97	91	5.37	2.30	86	6.29	2.34	86
Federal funds sold and reverse repos	0	0.05	38	0	0.02	38	0	0.03	36	0	0.01	38	0	0.02	35
Debt securities 1 year or less	0.14	1.75	13	0.03	2.03	6	4.07	2.10	80	0.16	2.14	15	0.04	1.92	10
Trading assets	0	0.02	76	0	0.04	76	0	0.03	76	0.01	0.02	76	0.02	0.02	73
Total earning assets	92.54	93.39	30	91.74	92.98	30	90.94	92.39	31	92.03	92.24	47	90.59	92.22	26
Non-interest cash and due from depository institutions	0.55	0.87	27	0.66	1.07	26	1.02	1.14	43	1.06	1.25	38	0.99	1.26	31
Other real estate owned	0.15	0.02	92	0.12	0.03	89	0.32	0.04	95	0.51	0.04	98	0.71	0.06	97
All other assets	6.90	5.67	73	7.60	5.87	76	8.04	6.41	73	6.91	6.39	60	8.42	6.45	79
<b>Memoranda</b>															
Short-term investments	19.79	10.52	85	20.93	9.38	94	11.94	5.36	89	5.54	4.70	66	6.33	4.63	73
U.S. Treasury securities	0.11	0.69	54	0.11	0.19	74	4.27	0.29	94	0.16	0.37	69	0.16	0.22	78
US agency securities (excluding mortgage-backed securities)	0.01	1.83	10	0.02	1.28	14	0.02	1.25	19	0.03	1.67	19	0.05	1.50	20
Municipal securities	0	3.67	3	0	2.96	4	0	2.58	3	0	2.66	4	0.03	2.97	12
Mortgage-backed securities	8.73	10.07	48	4.41	8.52	22	7.25	9.38	40	19.02	8.73	92	18.34	9.19	87
Asset-backed securities	0	0.43	30	0	0.35	32	0	0.30	34	0	0.26	33	0	0.23	34
Other debt securities	0.02	0.67	24	0.01	0.60	26	0.01	0.53	32	0.02	0.52	37	0.02	0.48	38
Loans held-for-sale	0.83	0.28	83	0.45	0.58	59	0.21	0.39	58	0.16	0.29	64	0.20	0.32	62
Loans held for investment	64.67	64.47	42	67.80	69.07	38	72.48	72.01	45	69.65	73.24	30	68.05	72.42	29
Real estate loans secured by 1-4 family	19.94	13.45	75	24.06	14.47	79	27.28	16.02	82	18.94	16.83	63	21.24	16.44	69
Revolving	0.25	1.60	16	0.29	1.79	16	0.13	2.24	10	0.03	2.43	5	0.08	2.71	8
Closed-end, secured by first liens	19.51	11.44	81	23.56	12.11	83	26.85	13.07	87	18.64	13.60	74	20.84	13.03	81
Closed-end, secured by junior liens	0.17	0.22	50	0.21	0.27	44	0.29	0.37	44	0.28	0.41	46	0.32	0.39	49
Commercial real estate loans	11.17	30.90	5	11	30.65	5	12.17	33.26	4	14.25	33.39	9	15.44	33.79	8
Construction and land development	0.91	4.37	10	1.19	4.32	10	0.82	5	7	0.45	4.78	5	0.65	4.55	7
Multifamily	0.29	4.79	5	0.29	5.03	4	0.36	4.76	6	0.48	5.12	9	0.34	5.32	6
Nonfarm nonresidential	9.96	20.52	11	9.53	19.97	10	10.99	21.85	10	13.31	21.85	15	14.45	22.30	16
Real estate loans secured by farmland	0.18	0.95	50	0.08	0.85	42	0.14	0.95	45	0.57	0.88	61	0.68	0.81	64

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	47.76	73.64	9	51.49	69.38	16	54.46	72.74	14	48.36	72.88	9	54.73	73.20	14
Real estate loans secured by 1-4 family	30.43	20.95	77	35.25	20.91	80	37.52	22.29	82	27.13	23.13	63	31.12	22.92	75
Revolving	0.39	2.54	15	0.43	2.61	16	0.18	3.13	10	0.04	3.34	6	0.11	3.76	7
Closed-end	30.05	18.13	80	34.83	17.94	85	37.34	18.71	87	27.09	19.33	76	31.01	18.68	83
Commercial real estate loans	17.05	48.47	4	16.12	44.23	3	16.74	46.16	4	20.41	45.57	5	22.62	46.38	6
Construction and land development	1.39	6.90	10	1.74	6.26	10	1.13	6.97	6	0.64	6.53	5	0.95	6.35	8
1-4 family	0.03	1.50	10	0.01	1.14	10	0.02	1.47	7	0	1.52	7	0	1.50	4
Other	1.36	5.34	11	1.73	4.94	16	1.11	5.34	8	0.64	4.90	6	0.95	4.76	12
Multifamily	0.45	7.23	5	0.42	7.01	4	0.49	6.42	4	0.69	6.76	8	0.49	7.13	5
Nonfarm nonresidential	15.21	32.22	9	13.96	29.04	10	15.12	30.59	8	19.07	30.16	15	21.17	30.84	21
Owner-occupied	6.55	11.23	20	7.08	10	27	7.77	10.68	28	9.94	10.31	49	11.60	10.55	56
Other	8.66	20.58	9	6.89	18.53	9	7.35	19.36	8	9.14	19.35	10	9.57	19.91	11
Real estate loans secured by farmland	0.28	1.57	48	0.11	1.30	42	0.20	1.38	45	0.82	1.27	61	1	1.19	65
Loans to depository institutions and acceptances of other banks	0	0	46	0	0	45	0	0	44	0	0	44	0	0	45
Commercial and industrial loans	17.32	15.94	60	17.25	19.85	41	13.15	16.16	44	13.90	16.21	49	9.79	15.52	32
Loans to individuals	32.03	3.85	97	28.34	3.53	96	28.95	4	96	33.31	3.89	98	31.16	3.90	95
Credit card loans	0.72	0.03	98	0.84	0.03	98	1.12	0.04	99	1.08	0.04	99	1.30	0.03	99
Agricultural loans	0.12	0.79	54	0.17	0.69	59	0.17	0.78	58	0.14	0.69	54	0.09	0.76	52
Other loans and leases	2.77	1.70	75	2.75	2.07	71	3.27	1.48	79	4.28	3.74	66	4.23	3.75	65
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	274.63	473.67	9	292.33	473.75	10	379.88	493.53	24	203.39	505.61	5	228.97	518.19	6
Real estate loans secured by 1-4 family	174.99	134.51	71	200.17	142.34	76	261.75	151.03	83	114.11	161.34	37	130.18	159.68	46
Revolving	2.22	16.12	15	2.42	17.81	14	1.28	21.25	10	0.17	23.52	4	0.46	26.74	7
Closed-end	172.77	116.85	75	197.75	122.21	77	260.47	127.10	88	113.94	134.73	47	129.72	130.06	55
Commercial real estate loans	98.03	311.38	5	91.54	302.08	5	116.76	311.74	7	85.83	316.03	3	94.62	328.67	5
Construction and land development	8	44.02	9	9.88	42.85	10	7.85	46.63	8	2.71	44.92	4	3.99	44.44	6
1-4 family	0.17	9.60	10	0.07	7.52	10	0.12	9.52	6	0.02	10.21	7	0	10.44	4
Other	7.83	34.06	11	9.81	33.94	15	7.73	35.90	9	2.69	33.75	5	3.99	33.34	8
Multifamily	2.58	46.60	5	2.39	48.67	4	3.45	44.76	6	2.91	48.38	7	2.07	51.49	4
Nonfarm nonresidential	87.44	207.28	11	79.27	198.42	9	105.46	206.64	12	80.21	208.15	9	88.56	217.26	10
Owner-occupied	37.67	71.93	18	40.18	67.98	23	54.19	71.54	33	41.79	70.68	23	48.53	73.43	24
Other	49.78	131.36	9	39.09	125.78	8	51.27	130.65	9	38.42	134.17	7	40.03	140.40	8
Real estate loans secured by farmland	1.61	9.66	47	0.63	8.35	41	1.36	8.66	46	3.44	8.13	54	4.17	7.80	55
Loans to depository institutions and acceptances of other banks	0	0.01	46	0	0.03	45	0	0.01	44	0	0.01	44	0	0.01	45
Commercial and industrial loans	99.60	100.58	54	97.92	133.93	37	91.71	106.70	48	58.47	107.07	25	40.94	105.25	14
Loans to individuals	184.20	23.11	96	160.91	22.15	94	201.97	24.83	97	140.11	24.45	93	130.36	23.98	92
Credit card loans	4.15	0.19	98	4.76	0.20	98	7.78	0.24	99	4.56	0.24	98	5.43	0.19	99
Agricultural loans	0.69	4.60	52	0.98	4.17	57	1.18	4.86	57	0.60	4.49	49	0.36	4.90	46
Other loans and leases	15.91	10.71	73	15.63	13.62	70	22.83	10.25	80	17.98	25.58	53	17.71	25.83	49
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	10.50	36.98	3	9.05	34	3	8.97	35.38	3	10.47	35.09	4	11.02	35.69	4
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	60.36	236.77	5	51.36	232.08	4	62.57	239.13	4	44.04	243.62	4	46.09	253.35	5
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	98.03	313.58	5	91.54	304.52	5	116.76	315.15	7	85.83	318.90	3	94.62	331.68	4

BHC Name

City/State

# Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	19.79	10.52	85	20.93	9.38	94	11.94	5.36	89	5.54	4.70	66	6.33	4.63	73
Liquid assets	29.05	23.21	73	26.09	19.32	81	20.43	16.28	74	25.66	15.56	87	25.85	15.94	85
Investment securities	8.96	20.27	12	4.68	16.07	5	11.64	16.41	28	19.33	16.02	70	18.74	16.65	64
Net loans and leases	63.93	64.16	42	66.16	69.27	33	71.44	72.36	38	67.32	73.30	21	65.54	72.64	19
Net loans, leases and standby letters of credit	64.19	64.54	42	66.36	69.67	33	71.99	72.78	38	67.68	73.71	21	65.88	73.08	20
Core deposits	83.19	80.58	64	78.74	76.49	58	72.63	71.61	53	61.31	69.97	17	63.35	69.79	22
Noncore funding	4.14	6.64	38	8.47	10.29	45	14.18	14.61	46	21.60	16.58	69	19.02	17.09	58
Time deposits of \$250K or more	3.59	2.59	76	6.40	3.37	89	7.44	4.33	85	5.26	4.28	68	5.81	3.54	80
Foreign deposits	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Federal funds purchased and repos	0	0.55	23	0	0.62	23	2.04	0.77	82	6.91	0.96	98	3.11	1.20	81
Secured federal funds purchased	0	0	49	0	0	49	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	0	0.50	31	0	0.59	32	2.04	0.75	83	6.91	0.97	98	3.11	1.21	82
Commercial paper	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.29	0.41	66	0.32	1.06	54	0.49	2.75	29	0.53	3.63	27	0.57	4.47	22
Earning assets that reprice within 1 year	48.16	30.91	87	43.92	31.93	80	37.06	33.16	64	33.82	32.35	58	28.93	33.41	41
Interest-bearing liabilities that reprice within 1 year	7.37	13.48	45	12.33	14.04	60	13.45	18.54	46	13.29	18.20	45	13.32	16.67	58
Long-term debt that reprices within 1 year	0	0.02	43	0	0.10	38	0	0.15	37	0	0.16	39	0	0.19	38
Net assets that reprice within 1 year	40.79	16.92	90	31.59	17.03	79	23.61	13.71	69	20.53	12.98	65	15.61	15.65	44
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-21.46	-5.41	13	-17.56	0.77	6	2.82	10.70	23	18.46	13.54	65	14.93	13.97	54
Net short-term noncore funding dependence	-24.34	-7.77	13	-22.76	-3.25	6	-4.31	5.88	16	11.15	8.57	58	5.96	9.65	32
Short-term investment / Short-term noncore funding	970.64	419.20	85	437.23	230.45	80	140.07	78.10	79	36.34	62.28	53	55.56	46.67	72
Liquid assets - short-term noncore funding / Nonliquid assets	38.07	25.37	77	28.83	16.27	79	14.96	6.90	76	14.03	4.17	78	19.50	3.68	83
Net loans and leases / Total deposits	73.58	75.87	39	77.27	84.20	29	86.41	90.96	29	90.35	92.88	36	84.55	92.86	23
Net loans and leases / Core deposits	76.86	80.18	40	84.03	91.10	35	98.36	102.55	38	109.79	106.50	58	103.46	105.03	46
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.39	-0.07	23		0.88			0.36		-1.55	-0.47	9	-1	-0.05	6
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.73	0.24	67	1.41	3.63	25	-0.04	1.28	7	-1.36	-1.95	57	-0.36	-0.62	58
Structured notes appreciation (depreciation) / Tier 1 capital		-0.05			0.03			-0.02			-0.04			-0.02	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	41.42	9.13	88	0	5.36	26	0	7.25	23	33.38	10.76	85	43.63	13.07	87
Available-for-sale securities	57.56	89.63	11	97.19	93.39	40	100	91.33	88	66.62	88.32	16	56.37	86.93	12
U.S. Treasury securities	1.22	3.49	59	2.39	1.22	83	36.71	2.07	95	0.85	2.08	66	0.88	1.33	76
US agency securities (excluding mortgage-backed securities)	0.13	9.21	10	0.35	8.39	16	0.18	8.16	18	0.18	11	17	0.25	10.16	18
Municipal securities	0	17.78	3	0	18.61	3	0	15.40	3	0	16.63	4	0.18	17.86	10
Mortgage-backed securities	97.36	52.46	98	94.25	54.48	95	62.28	57.07	53	98.41	54.50	98	97.87	55.76	97
Asset-backed securities	0	2.22	30	0	1.97	32	0	1.70	34	0	1.54	33	0	1.31	34
Other debt securities	0.27	3.93	28	0.20	4.34	32	0.11	3.73	34	0.10	3.75	36	0.13	3.25	38
Mutual funds and equity securities	1.01	0.41	81	2.81	0.44	93	0.72	0.49	76	0.47	0.41	72	0.70	0.58	73
Debt securities 1 year or less	1.54	10.21	19	0.58	13.69	7	35.01	13.55	86	0.85	13.91	10	0.21	11.90	8
Debt securities 1 to 5 years	1.63	17.78	5	2.68	20.49	7	2.26	23.43	10	0.47	23.42	4	1.65	23.53	7
Debt securities over 5 years	95.82	68.22	91	93.92	61.87	95	62.01	58.63	48	98.22	58.36	96	97.44	60.73	94
Pledged securities	23.69	36.33	34	32.77	44.55	39	36.95	43.76	45	50.16	42.20	62	20.10	46.78	18
Structured notes, fair value	0	0.31	34	0	0.03	42	0	0.09	39	0	0.15	39	0	0.08	40
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-4.76	30.57	32	85.26	136.94	48	204.57	32.84	91	-7.02	16.28	33	-6.45	6.96	46
Investment securities	93.14	36.78	89	-57.54	16.36	0	-14.98	4.80	9	9.71	8.02	62	-14.59	4.99	8
Core deposits	6.45	15.13	15	14.57	23.17	20	67.29	9.96	97	2.95	10.40	29	13.58	13.94	57
Noncore funding	-50.75	-20.94	14	-36.85	-12.78	18	-7.28	4.16	35	20.79	6.76	69	-40.40	-3.35	13

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	1,366,473	1,133,502	850,312	540,439	485,019
Commit: Secured commercial real estate loans	171,051	100,828	88,717	61,488	69,517
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	199,878	202,375	175,941	132,151	123,417
Securities underwriting	0	0	0	0	0
Standby letters of credit	25,203	19,475	51,870	23,889	21,107
Commercial and similar letters of credit	48,196	225	8,117	753	494
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	12,972	20,176	20,773	75,459	76,316
Purchased options contracts (interest rate)	12,972	20,176	20,773	75,459	76,316
Interest rate swaps	28,480	30,259	31,955	58,572	60,113
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 2	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	13.80	16.95	30	11.54	16.09	23	9.15	16.97	13	8.21	17.31	12	7.84	17.28	12
Standby letters of credit	0.25	0.31	49	0.20	0.31	41	0.56	0.36	76	0.36	0.35	55	0.34	0.40	50
Commercial and similar letters of credit	0.49	0.01	97	0	0.01	77	0.09	0.01	91	0.01	0.01	82	0.01	0.01	77
Securities lent	0	0	49	0	0	49	0	0	49	0	0	50	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0	46	0	0	46	0	0	47	0	0.02	44	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0	0	48	0	0	47	0	0	48	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.01	46	0	0.02	46	0	0.01	46	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	46	0	0	46	0	0	47	0	0	47	0	0	48
Derivative contracts	0.55	3.32	66	0.72	3.72	66	0.79	2.95	66	3.18	6.51	46	3.44	6.82	42
Interest rate contracts	0.55	3.25	66	0.72	3.62	66	0.79	2.87	66	3.18	6.40	46	3.44	6.72	42
Interest rate futures and forward contracts	0	0.07	40	0	0.20	38	0	0.08	39	0	0.25	22	0	0.28	22
Written options contracts (interest rate)	0.13	0.10	81	0.21	0.24	78	0.22	0.13	80	1.15	0.26	89	1.23	0.28	91
Purchased options contracts (interest rate)	0.13	0.01	92	0.21	0.03	90	0.22	0.02	91	1.15	0.07	92	1.23	0.08	93
Interest rate swaps	0.29	2.61	67	0.31	2.58	68	0.34	2.19	70	0.89	5.18	38	0.97	5.41	36
Foreign exchange contracts	0	0	48	0	0	47	0	0	47	0	0	47	0	0	45
Futures and forward foreign exchange contracts	0	0	48	0	0	47	0	0	47	0	0	47	0	0	45
Written options contracts (foreign exchange)	0	0	49	0	0	49	0	0	48	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0	49	0	0	49	0	0	48	0	0	49	0	0	48
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0	49	0	0	48	0	0	48	0	0	48	0	0	47
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0	49	0	0	49	0	0	48	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0	49	0	0	49	0	0	48	0	0	48	0	0	48
Commodity and other swaps	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	20.95	27.65	26	16.78	24.20	21	18.50	24.81	24	12.24	25.18	11	11.74	25.74	10

BHC Name

City/State

## Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Notional Amount</b>					
Derivative contracts .....	54,424	70,611	73,501	209,490	212,745
Interest rate contracts .....	54,424	70,611	73,501	209,490	212,745
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	0	0	0	0	0
Written options .....	12,972	20,176	20,773	75,459	76,316
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	12,972	20,176	20,773	75,459	76,316
Purchased options .....	12,972	20,176	20,773	75,459	76,316
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	12,972	20,176	20,773	75,459	76,316
Swaps .....	28,480	30,259	31,955	58,572	60,113
Held for trading .....	25,944	40,352	41,546	175,918	177,632
Interest rate contracts .....	25,944	40,352	41,546	175,918	177,632
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	28,480	30,259	31,955	33,572	35,113
Interest rate contracts .....	28,480	30,259	31,955	33,572	35,113
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	41,452	50,435	52,728	134,031	136,429
One year or less .....	4,980	6,770	0	79,120	0
Over 1 year to 5 years .....	36,472	43,665	52,728	54,911	101,316
Over 5 years .....	0	0	0	0	35,113
Gross negative fair value (absolute value) .....	805	1,711	913	333	1,281
Gross positive fair value .....	1	0	6	347	771
Held for trading .....	1	0	6	333	771
Non-traded .....	0	0	0	14	0
Current credit exposure on risk-based capital derivative contracts .....	1	0	6	346	771
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

BHC Name

City/State

# Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	100	99.27	56	100	99.50	58	100	99.57	60	100	99.91	54	100	99.91	56
Foreign exchange contracts	0	0.15	44	0	0.19	43	0	0.14	42	0	0	46	0	0.04	44
Equity, commodity, and other contracts	0	0	48	0	0	47	0	0.07	45	0	0	47	0	0	47
<b>Futures and forwards</b>															
Written options	23.84	5.82	88	28.57	10.24	83	28.26	11.73	80	36.02	11.14	85	35.87	9.73	87
Exchange-traded	0	0	50	0	0	50	0	0	48	0	0	49	0	0	49
Over-the-counter	23.84	5.82	88	28.57	10.24	83	28.26	10.84	81	36.02	10.65	85	35.87	9.46	87
Purchased options	23.84	1.88	94	28.57	2.13	94	28.26	2.45	98	36.02	1.29	97	35.87	1.44	96
Exchange-traded	0	0	50	0	0	50	0	0	49	0	0	49	0	0	49
Over-the-counter	23.84	1.88	94	28.57	2.13	94	28.26	2.28	98	36.02	1.22	97	35.87	1.27	96
Swaps	52.33	82.75	16	42.85	71.83	26	43.48	64.61	27	27.96	65.42	25	28.26	66.04	24
<b>Held for trading</b>															
Interest rate contracts	47.67	24.39	74	57.15	16.03	77	56.52	15.01	80	83.97	13.60	89	83.50	16.18	83
Foreign exchange contracts	47.67	16.71	74	57.15	16.37	77	56.52	16.17	80	83.97	12.87	90	83.50	16.40	84
Equity, commodity, and other contracts	0	0	47	0	0	47	0	0.11	46	0	0	48	0	0	47
<b>Non-traded</b>															
Interest rate contracts	52.33	75.61	25	42.85	83.97	22	43.48	84.99	20	16.03	86.40	10	16.50	83.82	16
Foreign exchange contracts	52.33	74.23	27	42.85	83.02	24	43.48	84.69	21	16.03	85.51	10	16.50	83.04	16
Equity, commodity, and other contracts	0	0	46	0	0	45	0	0.01	44	0	0	47	0	0.01	46
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
One year or less	76.16	85.18	24	71.43	79.60	33	71.74	80.07	30	63.98	82.85	22	64.13	87.47	15
Over 1 year to 5 years	9.15	11.52	61	9.59	15.52	54	0	15.20	15	37.77	12.75	81	0	15.62	13
Over 5 years	67.01	26.87	90	61.84	19.75	94	71.74	22.92	90	26.21	22.66	60	47.62	21.68	81
Gross negative fair value (absolute value)	0	38.91	9	0	32.47	13	0	34.12	11	0	36.28	14	16.50	37.90	33
Gross positive fair value	1.48	1.54	53	2.42	2.84	47	1.24	1.30	49	0.16	0.66	24	0.60	0.50	53
	0	1.36	5	0	2.25	4	0.01	1.14	5	0.17	1.10	10	0.36	0.92	15
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0	0	70	0	0.01	68	0	0	72	0	0.01	35	0	0	45
Gross positive fair value (X)	0	0	66	0	0.01	33	0	0	64	0	0.01	26	0	0.01	30
Held for trading (X)	0	0	87	0	0	44	0	0	89	0	0	80	0	0	77
Non-traded (X)	0	0	35	0	0	35	0	0	34	0	0.01	22	0	0	11
Current credit exposure (X)	0	0.01	40	0	0.02	21	0	0.01	36	0	0	43	0	0	44
Credit losses on derivative contracts	0	0	50	0	0	48	0	0	50	0	0	49	0	0	49
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0	0.12	35	0	0.27	18	0	0.10	36	0.01	0.06	43	0.02	0.05	50

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	204,809	116,538	164,231	167,509	115,934
Gross losses	86,546	125,186	98,696	75,230	66,012
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	36,790	30,019	23,955	24,144	17,261
Net losses	49,756	95,167	74,741	51,086	48,751
Provision for loan and lease losses	884	93,717	96,792	56,108	113,140
Adjustments	0	89,721	-69,744	-8,300	-12,814
Ending balance	155,937	204,809	116,538	164,231	167,509
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 2	Pct												
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.01	-0.01	54	0.97	0.38	95	1.50	0.12	99	0.87	0.12	99	1.82	0.11	99
Provision for loan and lease losses / Average loans and leases	0.01	-0.01	55	1.39	0.53	96	2.11	0.16	99	1.27	0.16	98	2.74	0.16	99
Provision for loan and lease losses / Net loan and lease losses	1.78	147.24	44	98.48	672.96	10	129.50	142.73	52	109.83	182.69	37	232.08	110.75	75
Allowance for loan and lease losses / Total loans and leases not held for sale	2.44	1.26	98	3.07	1.35	98	1.73	0.94	95	3.58	0.94	99	3.98	0.95	99
Allowance for loan and lease losses / Total loans and leases	2.40	1.25	98	3.05	1.33	98	1.72	0.93	95	3.57	0.93	99	3.97	0.94	99
Allowance for loan and lease losses / Net loans and leases losses (X)	3.13	31.39	5	2.15	25.33	4	1.56	17.18	4	3.21	21.35	12	3.44	16.23	16
Allowance for loan and lease losses / Nonaccrual assets	118.57	459.08	8	110.93	336.78	12	98.51	315.75	16	124.97	285.36	27	159.39	270.69	34
ALLL / 90+ days past due + nonaccrual loans and leases	78.05	461.06	3	59.21	293.46	2	39.31	283.41	4	63.23	259.30	9	71.60	232.03	12
Gross loan and lease losses / Average loans and leases	1.33	0.12	98	1.85	0.16	99	2.15	0.16	99	1.70	0.15	99	1.60	0.16	99
Recoveries / Average loans and leases	0.56	0.05	99	0.44	0.04	99	0.52	0.05	99	0.55	0.05	99	0.42	0.06	99
Net losses / Average loans and leases	0.76	0.06	97	1.41	0.11	99	1.63	0.11	99	1.16	0.09	99	1.18	0.10	99
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	48	0	0	48	0	0	49	0	0	48	0	0	48
Recoveries / Prior year-end losses	29.39	43.82	43	30.42	42.12	51	31.84	41.80	48	36.58	51.25	53	14.59	50.41	17
Earnings coverage of net loan and lease losses (X)	4.33	-14.44	28	1.98	33.55	12	2.30	22.46	16	3.70	29.27	17	3.72	0.97	21

#### Net Loan and Lease Losses By Type

Real estate loans	1.20	0.02	99	0.40	0.04	95	0.66	0.02	98	0.32	0.01	99	0.31	0.02	98
Real estate loans secured by 1-4 family	1.15	-0.01	99	0.41	0.01	98	0.69	0.02	98	0.34	0.01	98	0.47	0.03	99
Revolving	-0.01	-0.01	28	-0.19	0	3	0.35	0.02	95	0	0.02	44	1.74	0.03	99
Closed-end	1.17	-0.01	99	0.42	0.01	98	0.69	0.02	99	0.34	0.01	98	0.46	0.02	99
Commercial real estate loans	1.30	0.03	99	0.38	0.05	93	0.60	0.02	98	0.30	0.01	98	0.12	0.01	93
Construction and land development	6.60	-0.01	99	-0.56	0	1	2.12	-0.02	99	1.02	-0.02	98	0	-0.04	61
1-4 family	0	0	54	-0.37	0	0	0	0	54	0	0	54	0	0	59
Other	6.60	-0.01	99	-0.19	-0.01	4	2.12	-0.02	99	1.02	-0.02	98	0	-0.04	62
Multifamily	-0.05	0	3	0.28	0	95	0.03	0	96	0	0	50	0.18	0	96
Nonfarm nonresidential	0.86	0.04	98	0.50	0.07	93	0.51	0.03	98	0.29	0.02	97	0.12	0.02	89
Owner-occupied	0.94	0.01	99	0.08	0.01	89	0.34	0.01	97	0.30	0.01	99	0.17	0.01	97
Other	-0.08	0.03	3	0.42	0.04	94	0.17	0.01	95	-0.02	0.01	9	-0.05	0.01	5
Real estate loans secured by farmland	0	0.01	49	1.38	0.01	99	0	0.01	45	0	0	49	0.04	0	93
Commercial and industrial loans	0.12	0.15	60	0.87	0.20	90	0.43	0.27	72	0.51	0.18	87	0.24	0.18	68
Loans to individuals	0.53	0.43	71	2.52	0.66	92	2.38	0.74	90	2.65	0.71	92	2.73	0.78	92
Credit card loans	5.24	0.87	98	10.51	1.71	96	4.39	1.89	88	8.57	1.65	96	8.48	1.60	95
Agricultural loans	0	0	54	0	0.01	48	0	0.02	46	0	0.03	43	0	0.06	41
Loans to foreign governments and institutions	0	0		0	0		0	0		0	0		0	0	
Other loans and leases	0.14	0.24	70	12.67	0.44	95	0.03	0.14	54	0.09	0.28	61	2.54	0.27	95

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	124,549	159,873	183,399	144,736	80,223
90+ days past due loans and leases	68,284	161,255	178,161	128,304	128,847
Nonaccrual loans and leases	131,513	184,629	118,296	131,412	105,097
Total past due and nonaccrual loans and leases	324,346	505,757	479,856	404,452	314,167
Restructured 30-89 days past due	10,876	13,289	14,370	16,318	10,867
Restructured 90+ days past due	1,397	3,357	1,919	2,174	4,832
Restructured nonaccrual	25,078	28,638	23,589	41,680	25,356
Total restructured loans and leases	37,351	45,284	39,878	60,172	41,055
30-89 days past due loans held for sale	0	517	0	0	0
90+ days past due loans held for sale	21,575	643	0	0	0
Nonaccrual loans held for sale	15,091	519	0	0	0
Total past due and nonaccrual loans held for sale	36,666	1,679	0	0	0
Restructured loans and leases in compliance	112,929	99,253	92,313	100,427	101,762
Other real estate owned	15,039	11,596	29,909	33,768	44,174
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 2	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	1.92	0.21	98	2.38	0.26	98	2.71	0.31	99	3.15	0.32	99	1.90	0.32	99
90+ days past due loans and leases	1.05	0.02	99	2.40	0.04	99	2.64	0.03	99	2.79	0.03	99	3.05	0.04	99
Nonaccrual loans and leases	2.03	0.44	98	2.75	0.60	97	1.75	0.48	97	2.86	0.49	98	2.49	0.46	98
90+ days past due and nonaccrual loans and leases	3.08	0.48	98	5.16	0.67	99	4.39	0.54	98	5.65	0.54	99	5.54	0.55	99
30-89 days past due restructured	0.17	0	99	0.20	0	99	0.21	0	98	0.36	0.01	99	0.26	0.01	97
90+ days past due restructured	0.02	0	96	0.05	0	97	0.03	0	97	0.05	0	97	0.11	0	99
Nonaccrual restructured	0.39	0.08	92	0.43	0.09	95	0.35	0.07	93	0.91	0.10	98	0.60	0.10	97
30-89 days past due loans held for sale	0	0	49	0.01	0	97	0	0	47	0	0	47	0	0	48
90+ days past due loans held for sale	0.33	0	98	0.01	0	97	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0.23	0	99	0.01	0	94	0	0	48	0	0	48	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	1.92	0.21	98	2.38	0.26	98	2.71	0.31	99	3.15	0.32	99	1.90	0.32	99
90+ days past due assets	1.05	0.02	99	2.40	0.04	99	2.64	0.03	99	2.79	0.03	99	3.05	0.04	99
Nonaccrual assets	2.03	0.44	98	2.75	0.60	97	1.75	0.48	97	2.86	0.49	98	2.49	0.47	98
30+ days past due and nonaccrual assets	5	0.71	99	7.54	0.95	99	7.10	0.87	99	8.80	0.88	99	7.44	0.89	99
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	2.02	0.31	98	3.52	0.47	99	3.19	0.39	98	3.95	0.39	99	3.78	0.40	99
90+ days past due and nonaccrual assets + other real estate owned	2.17	0.34	98	3.64	0.52	99	3.51	0.45	98	4.46	0.45	99	4.49	0.48	99
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	2.75	0.45	98	3.18	0.63	98	2.76	0.56	97	4.32	0.59	99	4.31	0.63	99
Allowance for loan and lease losses	174.27	59.86	94	152.40	72.10	91	220.36	92.08	91	172.99	95.97	83	159.23	100.14	81
Equity capital + allowance for loan and lease losses	22.18	4.10	99	24.18	5.64	97	22.10	4.77	98	24.40	5.09	99	23.97	5.57	99
Tier 1 capital + allowance for loan and lease losses	23.52	4.51	99	25.67	6.21	97	26.51	5.30	98	26	5.65	99	26.42	6.11	99
Loans and leases + other real estate owned	4.18	0.70	98	4.65	0.92	98	3.78	0.78	97	6.14	0.82	99	6.25	0.86	99

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	1.06	0.18	96	1.62	0.25	98	1.78	0.28	97	2.01	0.29	99	1.58	0.29	99
90+ days past due .....	2.19	0.02	99	4.52	0.04	99	4.37	0.03	99	5.62	0.03	99	5.42	0.05	99
Nonaccrual .....	3.44	0.43	98	4.44	0.63	98	2.39	0.45	97	4.68	0.48	98	3.73	0.43	98
Commercial and industrial															
30–89 days past due .....	0.19	0.19	62	0.19	0.15	68	0.15	0.22	45	0.27	0.23	68	0.08	0.27	34
90+ days past due .....	0	0.02	64	0.37	0.02	95	1.39	0.02	98	0.34	0.02	97	0.60	0.01	95
Nonaccrual .....	0.17	0.53	39	0.46	0.61	53	1.14	0.74	76	1.47	0.61	83	2.38	0.60	93
Individuals															
30–89 days past due .....	4.28	0.53	98	5.27	0.52	97	5.93	0.60	97	6.41	0.68	96	3.27	0.69	96
90+ days past due .....	0.01	0.02	68	0.04	0.02	76	0.04	0.02	77	0.06	0.03	79	0.06	0.03	76
Nonaccrual .....	1.05	0.14	96	1.29	0.14	95	1.02	0.12	95	1.18	0.15	94	0.68	0.21	85
Depository institution loans															
30–89 days past due .....		0			0			0			0			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0			0			0			0			0	
Agricultural															
30–89 days past due .....	0	0.06	32	0	0.07	34	0	0.10	34	0	0.11	34	0	0.15	35
90+ days past due .....	0	0	45	0	0	45	0	0	47	5.73	0.01	98	10.71	0	98
Nonaccrual .....	0	0.18	31	0.01	0.57	58	0.24	0.80	62	0	0.46	31	0	0.31	31
Foreign governments															
30–89 days past due .....		0													
90+ days past due .....		0													
Nonaccrual .....		0													
Other loans and leases															
30–89 days past due .....	0.36	0.31	74	0.81	0.67	79	0.19	0.28	71	0.01	0.18	58	0.17	0.12	76
90+ days past due .....	0.03	0.01	91	0.04	0	91	1.88	0	97	0	0	41	0	0	44
Nonaccrual .....	0.70	0.07	91	0.84	0.10	89	0.01	0.04	77	0.01	0.04	76	0.08	0.06	78

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	1.54	0.37	96	2.04	0.46	97	2.21	0.53	98	3.27	0.52	98	2.72	0.56	99
	90+ days past due	2.76	0.04	98	5.77	0.06	98	5.13	0.05	99	5.81	0.04	98	5.31	0.06	97
	Nonaccrual	2.63	0.48	98	3.54	0.67	97	2.21	0.55	97	5.75	0.61	98	4.70	0.65	97
Revolving	30-89 days past due	3.94	0.19	99	6.17	0.25	99	0.51	0.36	69	0.48	0.36	70	0	0.29	7
	90+ days past due	0	0.01	41	0	0.01	41	0	0.01	37	0	0.02	37	0	0.02	35
	Nonaccrual	1.86	0.37	95	2.91	0.46	93	0.95	0.34	88	38.94	0.35	99	30.23	0.42	99
Closed-end	30-89 days past due	1.51	0.40	94	1.99	0.48	97	2.22	0.56	97	3.27	0.54	98	2.73	0.63	98
	90+ days past due	2.80	0.04	98	5.84	0.06	98	5.16	0.05	98	5.82	0.05	98	5.33	0.06	97
	Nonaccrual	2.64	0.49	98	3.54	0.69	97	2.22	0.57	96	5.70	0.64	98	4.61	0.68	97
Junior lien	30-89 days past due	0.01	0.01	63	0.02	0.01	74	0.02	0.02	62	0.04	0.02	80	0.02	0.03	52
	90+ days past due	0.01	0	92	0.04	0	95	0.01	0	94	0.03	0	94	0.03	0	93
	Nonaccrual	0.13	0.02	95	0.09	0.03	87	0.01	0.03	41	0.09	0.03	86	0.12	0.04	84
Commercial real estate	30-89 days past due	0.14	0.08	76	0.72	0.14	91	0.80	0.15	95	0.43	0.16	85	0.07	0.15	35
	90+ days past due	1.22	0.01	98	1.84	0.02	99	2.60	0.02	99	3.02	0.02	99	3.43	0.02	98
	Nonaccrual	4.79	0.37	99	6.28	0.57	98	2.81	0.34	99	3.40	0.41	98	2.53	0.33	99
Construction and development	30-89 days past due	0.07	0.09	66	2.06	0.16	95	0.03	0.20	53	0	0.17	21	0	0.18	20
	90+ days past due	0	0	45	0.33	0.01	96	1.39	0.01	99	2.12	0	99	3.09	0.01	97
	Nonaccrual	1.02	0.08	94	6.56	0.21	97	9.77	0.18	97	0.24	0.18	72	2.76	0.21	97
1-4 family	30-89 days past due	0	0.03	39	0.09	0.03	81	0	0.05	33	0	0.07	32	0	0.05	33
	90+ days past due	0	0	47	0.10	0	97	0.32	0	97	0	0	48	0	0	46
	Nonaccrual	0	0	44	0.09	0.01	89	0	0.01	40	0	0.04	37	0	0.04	35
Other	30-89 days past due	0.07	0.04	79	1.96	0.09	95	0.03	0.12	65	0	0.06	28	0	0.08	26
	90+ days past due	0	0	48	0.23	0	96	1.07	0	99	2.12	0	99	3.09	0.01	97
	Nonaccrual	1.02	0.06	95	6.47	0.16	97	9.77	0.14	97	0.24	0.10	81	2.76	0.12	98
Multifamily	30-89 days past due	0	0.02	41	0	0.03	39	1.35	0.03	98	0	0.03	36	0	0.04	35
	90+ days past due	0.80	0	98	0	0	47	1.14	0	96	1.85	0	98	3.07	0	98
	Nonaccrual	0.54	0.06	91	0.76	0.10	89	1.08	0.03	96	0.07	0.04	78	0.76	0.05	94
Nonfarm non-residential	30-89 days past due	0.15	0.08	80	0.58	0.14	87	0.84	0.13	93	0.46	0.17	83	0.08	0.14	44
	90+ days past due	1.34	0.01	98	2.08	0.02	99	2.74	0.02	99	3.09	0.02	99	3.45	0.02	99
	Nonaccrual	5.26	0.49	99	6.41	0.73	98	2.34	0.36	97	3.63	0.52	98	2.57	0.40	99
Owner Occupied	30-89 days past due	0.09	0.03	83	0.46	0.05	95	0.28	0.06	93	0.40	0.08	92	0.05	0.06	56
	90+ days past due	0.75	0	99	1.21	0.01	98	1.74	0.01	99	2.03	0	99	2.67	0.01	99
	Nonaccrual	3.54	0.18	99	5.49	0.27	99	2.09	0.19	97	3.13	0.20	99	2.20	0.16	99
Other	30-89 days past due	0.06	0.03	79	0.12	0.06	79	0.56	0.05	95	0.06	0.07	70	0.02	0.06	48
	90+ days past due	0.59	0	98	0.87	0	99	0.99	0.01	98	1.06	0.01	98	0.79	0.01	97
	Nonaccrual	1.72	0.24	96	0.92	0.33	84	0.25	0.14	73	0.50	0.22	77	0.37	0.16	79
Farmland	30-89 days past due	4.72	0.06	98	0	0.08	33	4.46	0.21	98	0	0.09	32	0	0.10	34
	90+ days past due	0	0	46	0	0	46	9.97	0.01	98	64.20	0	99	53.78	0	98
	Nonaccrual	9.06	0.73	95	23.54	1.19	97	2.19	1.06	77	0.93	0.49	77	0.38	0.44	68
Credit card	30-89 days past due	2.02	0.88	83	3.88	1.02	86	2.46	0.87	88	3.48	1.03	90	1.30	0.83	68
	90+ days past due	0	0.12	31	0	0.22	27	0	0.18	30	0	0.26	36	0	0.22	36
	Nonaccrual	1.35	0.01	98	2.82	0.02	98	1.19	0	98	1.59	0.07	96	4.63	0.08	97

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	546,374	589,719	589,192	585,763	499,854
Retained earnings	545,034	438,011	375,425	343,207	282,333
Accumulated other comprehensive income (AOCI)	5,160	11,022	-1,008	-10,963	-2,950
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,096,568	1,038,752	963,609	918,007	779,237
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	127,123	133,655	151,520	103,643	102,521
Accumulated other comprehensive income-related adjustments	5,161	11,022	-1,007	-10,963	-2,949
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	964,284	894,075	813,096	825,327	679,665
Adjustments and deductions for common equity tier 1 capital	0	0	77,655	13,620	34,861
Common equity tier 1 capital	964,284	894,075	735,441	811,707	644,804
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	35,000	116,870	116,870	116,870	200,870
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	35,000	116,870	116,870	116,870	200,870
Less: Additional tier 1 capital deductions	0	0	0	0	3,541
Additional tier 1 capital	35,000	116,870	116,870	116,870	197,329
<b>Tier 1 Capital</b>	999,284	1,010,945	852,311	928,577	842,133
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	87,613	85,820	85,651	61,922	57,125
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity			0	0	0
Tier 2 capital before deductions	87,613	85,820	85,651	61,922	57,125
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	87,613	85,820	85,651	61,922	57,125
Exited advanced approach tier 2 capital					
Total capital	1,086,897	1,096,765	937,962	990,499	899,258
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	10,436,098	9,944,251	9,457,944	6,645,398	6,192,336
Less: Deductions from common equity tier 1 capital	127,123	133,655	229,175	117,263	140,923
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	10,308,975	9,810,596	9,228,769	6,528,135	6,051,413
Total risk-weighted assets	7,004,878	6,837,847	6,740,848	4,868,685	4,420,670
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 2	Pct												
Common equity tier 1 capital, column A	13.77	12.27	76	13.08	10.91	69	10.91	12.50	27	16.67	12.37	89	14.59	11.95	83
Common equity tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	14.27	12.90	73	14.78	11.60	81	12.64	13.19	50	19.07	13.03	93	19.05	12.68	95
Tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	15.52	14.97	63	16.04	13.45	72	13.91	14.63	42	20.34	14.48	93	20.34	14.15	95
Total capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	9.69	9.54	59	10.30	9.65	72	9.24	10.39	22	14.22	10.37	94	13.92	10.04	96
Supplementary leverage ratio, advanced approaches HCs															

BHC Name

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	1,996	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	1,996	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	1,903	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	1,903	0	0	0	0		
Total insurance underwriting net income	1,603	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	1,603	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	8,618	4,606	6,100	6,110	5,906	87.10	40.22
Other insurance activities income	6,064	4,606	6,100	6,110	5,906	31.65	-1.33
Insurance and reinsurance underwriting income	2,554	0	0	0	0		
Premiums	2,554	0	0	0	0		
Credit related insurance underwriting	2,554	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	951	0	0	0	0		
Net assets of insurance underwriting subsidiaries	1,903	0	0	0	0		
Life insurance assets	0	0	0	0	0		

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0.02	0	98	0	0	48	0	0	48	0	0	48	0	0	47
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	25	40		50			60		66.67				75	
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	75	60		50			40		33.33				25	
Separate account assets (L/H) / Total life assets	0	0	50		0			0		0				0	
<hr/>															
Insurance activities revenue / Adjusted operating income	1.52	0.64	82	0.85	0.41	80	1.51	0.37	85	1.54	0.46	84	1.58	0.44	84
Premium income / Insurance activities revenue	29.64	0.13	97	0	0.01	47	0	0.03	47	0	0	48	0	0.01	47
Credit related premium income / Total premium income	100	100	50		100			100			50			60	
Other premium income / Total premium income	0	0	50		0			0			50			40	
<hr/>															
Insurance underwriting net income / Consolidated net income	1.10	0	98	0	0	49	0	0	48	0	0	48	0	0	47
Insurance net income (P/C) / Equity (P/C)		47.20			19.85			37.86			72.25			31.81	
Insurance net income (L/H) / Equity (L/H)	84.24	84.24	50												
Insurance benefits, losses, expenses / Insurance premiums	37.24	448.52	25		-40.91			132.57			116.87			136.34	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0			0			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50		0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.02	0	99	0	0	50	0	0	49	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	11.86	5	0	11.01	6	0	11.53	5	0	13.70	4	0	14.86	4
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)		2,689			5,979			6,712			4,880			6,927	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.03	0	99	0.06	0	99	0.07	0	99	0.07	0	99	0.11	0	99

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### Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Foreign Activities</b>					
Total foreign loans and leases	0	477	394	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	477	394	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	477	394	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0	47	0	0.05	47	0	0	48	0	0	0	0	0	0
Cost: Interest-bearing deposits		0.42			1.24			2.53			1.85			0.84	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans															
Commercial and industrial loans							2.35			3.83			4.38		
Foreign governments and institutions		0													
<b>Growth Rates</b>															
Net loans and leases	-100	-29.45	10	21.07	5,672.05	64		-47.91		-27.26			22.03		
Total selected assets	-100	-19.66	6	21.07	6.04	76		-25.04		5.03			-5.54		
Deposits		-65.37			-44.89			2.53		-2.42			-22.72		

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	1,979,172	1,995,432	2,031,697	895,633	864,948	-0.81	147.48
1-4 family residential loans	1,979,172	1,995,432	2,031,697	895,633	864,948	-0.81	147.48
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	19.99	20.31	21.85	13.60	13.98
1-4 family residential loans	19.99	20.31	21.85	13.60	13.98
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans	46.40	49.77	51.82	38.98	42.73
Home equity lines	0.30	0.33	0.14	0.03	0.09
Credit card receivables	0.55	0.65	0.86	0.91	1.08
Auto loans and other consumer loans	23.80	20.97	20.89	26.88	24.67
Commercial and industrial loans	13.27	13.29	10.11	11.64	8.12
All other loans and leases	15.68	14.99	16.18	21.56	23.30

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### Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure	0	0	0	0	
1-4 family residential loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	12.19	13.38	17.29	0.58	0.76

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	14,538	34,669	92,018	4,474	19,974	-58.07	0.78
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	14,538	34,669	92,018	4,474	19,974	-58.07	0.78
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	80,128	228,658	15,885	20,553	17,992	-64.96	613.77
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	80,128	228,658	15,885	20,553	17,992	-64.96	613.77
Total past due securitized assets	94,666	263,327	107,903	25,027	37,966	-64.05	269.05
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0.73	1.74	4.53	0.50	2.31
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.73	1.74	4.53	0.50	2.31
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	4.05	11.46	0.78	2.29	2.08
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	4.05	11.46	0.78	2.29	2.08
Total past due securitized assets percent of securitized assets	4.78	13.20	5.31	2.79	4.39
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	1.12	1.87	3.25	2.11	2.57
Home equity lines	3.94	6.17	0.51	0.48	0
Credit card receivables	2.02	3.88	2.46	3.48	1.30
Commercial and industrial loans	0.19	0.19	0.15	0.27	0.08
All other loans and leases	2.72	3.43	3.81	3.78	1.78
Total managed loans past due 30–89 days	1.64	2.24	3.13	2.72	1.97
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	3.43	8.43	3.20	4.34	4.04
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Commercial and industrial loans	0	0.37	1.39	0.34	0.60
All other loans and leases	0.41	0.66	1.10	2.02	2.32
Total managed loans past due 90+ days	1.75	4.48	2.21	2.71	2.89
<b>Total Past Due Managed Assets</b>	<b>3.40</b>	<b>6.72</b>	<b>5.34</b>	<b>5.43</b>	<b>4.85</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	0.58	0.22	0.38	0.20	0.28
Home equity lines	-0.01	-0.19	0.35	0	1.74
Credit card receivables	5.24	10.51	4.39	8.57	8.48
Commercial and industrial loans	0.12	0.87	0.43	0.51	0.24
All other loans and leases	0.70	2.22	1.54	1.48	1.51
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>0.59</b>	<b>1.09</b>	<b>0.85</b>	<b>0.93</b>	<b>0.96</b>

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# Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries	202,449	31,458	4,597	5,159	3,328	543.55	6852.23
Dividends	197,000	26,100	0	0	0	654.79	
Interest	0	0	0	0	0		
Management and service fees	5,449	5,358	4,597	5,159	3,328	1.70	87.12
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	13,675	11,021	711	844	1,183	24.08	1091.20
Dividends	12,359	9,796	0	0	0	26.16	
Interest	0	0	0	0	0		
Management and service fees	1,282	1,184	651	788	1,137	8.28	15.70
Other income	34	41	60	56	46	-17.07	-15.00
Income from subsidiary holding companies	0	0					
Dividends	0	0					
Interest	0	0					
Management and service fees	0	0					
Other income	0	0					
Total income from subsidiaries	216,124	42,479	5,308	6,003	4,511	408.78	5223.25
Securities gains (losses)	0	0	0	0	0		-100.00
Other operating income	55	86	828	477	188	-36.05	-68.39
Total operating income	216,179	42,565	6,136	6,480	4,699	407.88	4756.86
<b>Operating Expenses</b>							
Personnel expenses	5,608	4,723	5,144	5,135	4,724	18.74	24.84
Interest expense	0	0	0	0	0		
Other expenses	3,963	4,154	4,384	4,751	3,532	-4.60	-2.32
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	9,571	8,877	9,528	9,886	8,256	7.82	11.95
Income (loss) before taxes	206,608	33,688	-3,392	-3,406	-3,557	513.30	
Applicable income taxes (credit)	1,813	-1,363	1,705	2,400	403		250.00
Extraordinary items					0		
Income before undistributed income of subsidiaries	204,795	35,051	-5,097	-5,806	-3,960	484.28	
Equity in undistributed income of subsidiaries	-58,645	39,276	58,939	90,216	56,606		
Bank subsidiaries	-52,912	48,799	56,114	87,129	51,612		
Nonbank subsidiaries	-5,733	-9,523	2,825	3,087	4,994		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	146,150	74,327	53,842	84,410	52,646	96.63	146.93
<b>Memoranda</b>							
Bank net income	144,088	74,899	56,114	87,129	51,612	92.38	145.97
Nonbank net income	6,626	273	2,825	3,087	4,994	2327.11	26.89
Subsidiary holding companys' net income	0	0	0	0	0		

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City/State

# Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,011,147	90.77	1,064,671	94.29	1,027,633	94.36	983,718	941,198	-5.03	9.90
Common and preferred stock .....	1,011,147	90.77	1,064,671	94.29	1,027,633	94.36	983,718	941,198	-5.03	9.90
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	35,915	3.22	32,293	2.86	32,803	3.01	19,341	20,231	11.22	94.90
Common and preferred stock .....	35,915	3.22	32,293	2.86	32,803	3.01	19,341	20,231	11.22	94.90
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	5,363	0.48	5,219	0.46	4,780	0.44	3,176	2,802	2.76	96.74
Cash and due from unrelated depository institution .....	41,120	3.69	21,310	1.89	23,152	2.13	36,031	21,628	92.96	107.18
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	55	55		-100.00
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	20,423	1.83	3,580	0.32	676	0.06	1,067	3,791	470.47	337.23
Balance due from subsidiaries and related institutions .....	50	0	2,023	0.18	40	0	40	22	-97.53	-45.65
Total assets .....	1,114,018	100.00	1,129,096	100.00	1,089,084	100.00	1,043,428	989,727	-1.34	15.33
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0		
Other liabilities .....	8,774	0.79	7,037	0.62	7,522	0.69	7,454	8,536	24.68	-4.37
Balance due to subsidiaries and related institutions .....	36,083	3.24	36,083	3.20	36,083	3.31	36,097	36,083	0.00	-0.65
Total liabilities .....	44,857	4.03	43,120	3.82	43,605	4	43,551	44,619	4.03	-1.40
Equity Capital .....	1,069,161	95.97	1,085,976	96.18	1,045,479	96	999,877	945,108	-1.55	16.16
Perpetual preferred stock (income surplus) .....	0	0	81,870	7.25	81,870	7.52	81,870	165,870	-100.00	-100.00
Common stock .....	59,885	5.38	59,885	5.30	59,885	5.50	59,885	52,626	0.00	13.79
Common surplus .....	637,061	57.19	632,783	56.04	631,646	58	629,511	551,730	0.68	15.60
Retained earnings .....	517,627	46.46	403,365	35.72	375,425	34.47	343,207	282,333	28.33	103.71
Accumulated other comprehensive income .....	5,160	0.46	11,022	0.98	-1,008	-0.09	-10,963	-2,949	-53.18	223.31
Other equity capital components .....	-150,572	-13.52	-102,949	-9.12	-102,339	-9.40	-103,633	-104,502		
Total liabilities and equity capital .....	1,114,018	100.00	1,129,096	100.00	1,089,084	100.00	1,043,428	989,727	-1.34	15.33
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	35,000	3.14	35,000	3.10	35,000	3.21	35,000	35,000	0.00	0.00
Notes payable to subsidiaries that issued TPS .....	35,000	3.14	35,000	3.10	35,000	3.21	35,000	35,000	0.00	0.00
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	14	0		-100.00
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

City/State

# Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Profitability</b>															
Net income / Average equity capital	13.53	11.96	69	7.03	9.11	29	5.15	10.58	6	8.73	11.03	26	5.61	8.67	14
Bank net income / Average equity investment in banks	14.09	12.16	75	7.22	9.38	28	5.54	10.85	6	9.13	11.56	23	5.52	9.11	11
Nonbank net income / Average equity investment in nonbanks	19.51	12.65	77	0.86	9.69	33	11.98	12.07	66	15.54	10.83	71	26.84	9.81	81
Subsidiary HCs net income / Average equity investment in sub HCs		10.34			8.82			15.16			9.40			8.81	
Bank net income / Parent net income	98.59	103.27	18	100.77	104.93	27	104.22	103.77	56	103.22	104.73	43	98.04	104.64	15
Nonbank net income / Parent net income	4.53	0.79	90	0.37	1.04	71	5.25	1.08	87	3.66	0.99	83	9.49	1.13	95
Subsidiary holding companies' net income / Parent net income		92.15			101.16			92.33			90.39			90.33	
<b>Leverage</b>															
Total liabilities / Equity capital	4.20	11.91	32	3.97	11.62	36	4.17	9.66	37	4.36	9.50	38	4.72	11.14	34
Total debt / Equity capital	0	6.43	22	0	5.79	23	0	3.93	27	0	3.94	26	0	4.62	26
Total debt + notes payable to subs that issued TPS / Equity capital	3.27	10.25	32	3.22	9.67	35	3.35	7.99	37	3.50	7.93	39	3.70	9.36	32
Total debt + Loans guaranteed for affiliate / Equity capital	0	6.44	22	0	5.79	23	0	3.97	27	0	3.98	26	0	4.64	26
Total debt / Equity capital – excess over fair value	0	6.43	22	0	5.79	23	0	3.93	27	0	3.94	26	0	4.62	26
Long-term debt / Equity capital	0	6.32	22	0	5.67	25	0	3.86	27	0	3.76	28	0	4.39	27
Short-term debt / Equity capital	0	0	48	0	0.01	46	0	0.01	46	0	0.03	45	0	0.02	46
Current portion of long-term debt / Equity capital	0	0	45	0	0	47	0	0	47	0	0	92	0	0	46
Excess cost over fair value / Equity capital	0	0.01	45	0	0	45	0	0	46	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	0	29.28	21	0	20.97	23	0	14.37	26	0	15.49	26	0	17.83	25
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	97.93	105.13	22	101.01	104.49	42	101.43	104.21	41	100.32	104.10	38	101.73	105.17	42
Total investment in subs / Equity capital	97.93	105.41	21	101.01	104.82	40	101.43	104.48	41	100.32	104.38	38	101.73	105.55	41
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	-0.15	0.43	25	0.15	0.49	45	0.28	0.44	48	0.04	0.36	38	0.31	0.56	45
Equity investment in subs – equity cap / Net income-div (X)		1.19		0.21	1.45	13	0.45	1.47	19	0.05	1.18	5	0.58	1.91	19
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	685.12	150.01	94	148.55	121.76	72	15.62	153.39	6	12.77	113.37	7	13.22	96.31	6
Cash from ops + noncash items + op expense / Op expense + dividend	709.45	167.98	94	143.51	138.81	64	23.31	152.31	6	24.48	123.74	10	13.09	100.80	10
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	138.26	113.54	78	102.94	140.42	40	63.98	105.99	17	143.17	108.88	79	105.55	101.42	53
Pretax operating income + interest expense / Interest expense		2,918.78			2,318.94			17,211.14			1,631.73			1,955.22	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	17,698.64	2,104.65	92	2,516.64	1,435.81	79	-68.59	2,481.22	4	-78.79	1,015.91	9	-128.60	1,082.59	8
Dividends + interest from subsidiaries / Interest expense + dividends	962.13	185.27	94	171.81	137	72	0	196.13	3	0	140.89	3	0	107.07	3
Fees + other income from subsidiaries / Salary + other expenses	70.68	5.56	92	74.16	4.45	93	55.71	3.91	92	60.72	3.76	95	54.64	6.15	91
Net income / Current part of long-term debt + preferred dividends (X)	116.45	541.74	54	11.41	52.16	29	8.27	71.69	13	7.01	106.04	17	3.80	71.32	13
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	4.97	2.37	76	1.94	2.19	62	1.91	1.59	65	3.10	1.59	74	1.72	1.68	64
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			8.16			0.70			0.46	
Total		0			0			8.16			0.70			0.46	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	50	0	0	50	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
To subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Total	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0	0.09	31	0	0.09	31	0	0.13	29	0	0.14	27	0	0.15	27
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

BHC Name

City/State

## Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 2	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	10.63	67.32	12	59.61	79.13	34		65.39			87.25			100.86	
Dividends declared / Net income.....	14.89	22.04	30	28.11	29.39	48	38.79	25.65	72	27.88	24.10	53	46.38	32.32	64
Net income – dividends / Average equity.....	11.52	9.19	77	5.06	6.36	33	3.15	7.61	12	6.29	8.12	27	3.01	5.74	18
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries.....	905.33	166.48	96	124.92	130.75	48	0	160.93	7	0	131.90	7	0	106.72	8
Dividends from nonbank subsidiaries.....	56.80	2.62	97	46.89	3.01	95	0	2.59	28	0	2.83	26	0	2.37	25
Dividends from subsidiary holding companies.....	0	0	47	0	0	48	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries.....	962.13	201.01	95	171.81	158.62	67	0	209.89	4	0	144.51	5	0	114.69	5
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries.....	136.72	40.82	94	34.85	43.52	41	0	45.88	8	0	33.37	10	0	35.18	11
Interest income from bank subsidiaries.....	0	0.01	35	0	0.05	33	0	0.09	32	0	0.11	29	0	0.14	28
Management and service fees from bank subsidiaries.....	3.78	0.47	90	7.15	0.57	91	8.19	0.47	92	5.92	0.32	91	6.45	0.94	89
Other income from bank subsidiaries.....	0	0	45	0	0	46	0	0	46	0	0.01	44	0	0	45
Operating income from bank subsidiaries.....	140.50	43.51	93	42	51.02	44	8.19	48.40	17	5.92	35.67	20	6.45	41.35	22
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries.....	186.52	68.07	93	3,588.28	99.52	97	0	76.61	11	0	80.47	8	0	129.02	10
Interest income from nonbank subsidiaries.....	0	0.04	46	0	0.07	45	0	0.91	44	0	0.31	46	0	0.63	45
Management and service fees from nonbank subsidiaries.....	19.35	0.15	96	433.70	0.02	98	23.04	0.02	97	25.53	0.17	97	22.77	0.60	94
Other income from nonbank subsidiaries.....	0.51	0.03	93	15.02	0.11	95	2.12	0.01	95	1.81	0.06	94	0.92	0.08	92
Operating income from nonbank subsidiaries.....	206.38	73.08	93	4,037	105.70	97	25.17	83.73	22	27.34	96.62	23	23.69	153.75	29
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		42.28			29.39			65.48			43.51			58.43	
Interest income from subsidiary holding companies.....		0			0			0			0			0.07	
Management and service fees from subsidiary holding companies.....		0			0			0			0			-0.14	
Other income from subsidiary holding companies.....		0			0			0			0.15			0	
Operating income from subsidiary holding companies.....		42.28			29.39			65.48			43.66			58.36	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries.....	91.13	76.48	34	61.32	76.69	21	0	77.61	8	0	72.95	9	0	67.33	11
Interest income from bank subsidiaries.....	0	0.06	35	0	0.11	33	0	0.23	32	0	0.55	29	0	1.07	28
Management and service fees from bank subsidiaries.....	2.52	1.26	88	12.59	0.96	91	74.92	0.75	98	79.61	0.59	99	70.82	2.14	97
Other income from bank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.01	46	0	0.01	44	0	0.01	45
Operating income from bank subsidiaries.....	93.65	84.17	29	73.91	84.80	14	74.92	94.06	13	79.61	89.39	19	70.82	79.76	21
Dividends from nonbank subsidiaries.....	5.72	1.35	85	23.01	1.76	95	0	1.13	29	0	2.65	26	0	1.78	27
Interest income from nonbank subsidiaries.....	0	0	46	0	0	46	0	0	45	0	0	46	0	0	46
Management and service fees from nonbank subsidiaries.....	0.59	0	97	2.78	0	98	10.61	0	99	12.16	0	99	24.20	0	99
Other income from nonbank subsidiaries.....	0.02	0	93	0.10	0	96	0.98	0	97	0.86	0	97	0.98	0	96
Operating income from nonbank subsidiaries.....	6.33	1.71	84	25.89	2.06	94	11.59	1.56	92	13.02	3.33	86	25.18	3.09	90
Dividends from subsidiary holding companies.....	0	0	47	0	0	48	0	0	47	0	0	48	0	0	48
Interest income from subsidiary holding companies.....	0	0	49	0	0	50	0	0	49	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		287.26			400.31			1,178.56			854.19			886.47	
Loans and advances from subsidiaries / Total debt.....		32.71			59.71			70.71			81.26			74.60	